



National Active and Retired Federal Employees Association  
**Gaithersburg Chapter 581**

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**THREE IMPORTANT WEBSITES:**

**[www.narfe.org](http://www.narfe.org) • [www.mdnarfe.org](http://www.mdnarfe.org) • [www.mdnarfe.org/chapter 0581](http://www.mdnarfe.org/chapter%20581)**

**PLEASE NOTE THAT WE WILL NOT HAVE A CHAPTER MEETING IN MARCH;  
ON APRIL 10TH WE WILL AGAIN HAVE A JOINT MEETING WITH  
BETHESDA CHEVY CHASE NARFE CHAPTER 258 AT THE  
MYKONOS GRILL IN ROCKVILLE, MARYLAND**

On April 10th we will meet again at the Mykonos Grill, 121 Congressional Avenue, Rockville, MD 20852. Those wishing to have lunch before the meeting may arrive at 11:30 a.m.; the price for lunch is \$25.00, payable at the door (either by cash, or by check made out to "Mykonos Grill" [no credit cards, please]). Those who may wish to only come for the meeting may arrive at 1:00 p.m.

**PRESIDENT'S MESSAGE**

*Charles Garfinkel*

The joint meeting with Chapter 258 held on Friday, February 20th, was well attended. Our Speaker, Mr. Joel Silverman, gave an informative talk. He discussed causes of hearing problems and the solutions (types of hearing aids) to best resolve the hearing loss. During the business meeting, the members in attendance approved the Bylaws for the consolidated Western Montgomery County Chapter 258. Remaining tasks include consolidation of the financial records and establishing committees.

The Maryland Federation of NARFE Chapters will be conducting its 42nd State Convention at the Carousel Resort Hotel in Ocean City, starting Sunday evening, April 26, through Tuesday, April 28th. For more information see Dick Strombotne's article on the Convention in this issue.

Good news! The budget released by the President for Fiscal Year 2016 (beginning October 1) did not include the Chained CPI. This is the second year that the President's budget has not included a switch to the Chained CPI to calculate the annual cost of living adjustment. The House and Senate should release their own budget proposals later in March. Chapter members must stay vigilant given that either Chamber could include the Chained CPI in their proposals. If this should occur, Chapter members must be ready to contact their legislators to express their concerns and its effect on their lives.

March is NARFE-PAC Month and a major fundraising month. NARFE-PAC helps provide funding for lobbying for legislation to protect and support Federal employees and retirees. The March issue of *narfe* magazine includes a wrap with a form and envelope that members can use to send in contributions and an article on "NARFE-PAC in the Age of Super PACs." I can suggest giving to NARFE-PAC but it is a personal choice.

**FEHBP Plan and Pharmacy Incentive Programs**

Over the past few years we have all seen ads and have had friends tell us about the incentives they received from various retail pharmacy companies when they had their prescriptions transferred to the pharmacy. The following is an excerpt from an article that appeared in the November 2014 *NARFE Insider* authored by David Snell, Director of Federal Benefits Services. The Office of Personnel Management (OPM) has posted on its Health Care website the following information:

"OPM does not prohibit FEHB members from participating in pharmacy-sponsored incentive or pharma-

ceutical company co-pay reimbursement programs, and we are unaware of any Federal laws restricting participation. Enrollees in other Federal Programs such as Medicare and Medicaid are statutorily prohibited from participating in pharmacy incentive programs under section 1320a-7b of title 42, United States Code (the Anti-Kickback Act). However, the FEHB Program is exempt from the application of this provision."

OPM cautions that it does not have authority over promotional incentive programs retail pharmacies choose to offer customers, and OPM cannot direct retail pharmacies to provide the incentives to FEHB Program members. OPM further states it is working with FEHB Program plans to remove any restrictions.

This means that even though a pharmacy would not be violating the law by offering an incentive to FEHB enrollees, it may decide to err on the side of caution. If an FEHB enrollee is denied participation in an incentive or prescription transfer program by the pharmacy, OPM will not be of assistance.

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## THANKSTO THE JANUARY/FEBRUARY NEWSLETTER ASSEMBLY GROUP

*Thanks very much* to the following nine members who helped apply address labels and wafer seals to our January/February newsletter on Thursday, February 5th. We couldn't have done it without you!

Dick Strombotne	John Del Vecchio	John Padan
Marty Strombotne	Gene Oliver	Larry Lange
Ronnie Van Alstyne	Charlie Garfinkel	Marty Piper

Because we are in the process of combining our Gaithersburg NARFE Chapter 581 with the Bethesda Chevy Chase NARFE Chapter 258, one of the decisions to be made will be how our new Chapter's newsletter will be printed: by whom, how often, and, for those members who have E-mail addresses, whether we will offer our Chapter members the option of receiving their newsletter via E-mail. It's probable we will have the printing firm not only print the newsletter, but also affix the addresses and wafer seals on each newsletter, and take it to the bulk mail facility. Currently the Bethesda Chevy Chase Chapter is using a firm in Bethesda to do all these procedures for their newsletter; since 2008, we have been using Franklin Press in Poolesville, MD, who has expressed interest in continuing to do our newsletter, with these additional steps, in the future.

And *many thanks* to our great diligent *proof-readers!*

## PUT THE MARYLAND STATE CONVENTION ON YOUR CALENDAR

*Dick Strombotne,*

*Treasurer, Maryland Federation*

Plan to attend the Maryland State Convention in Ocean City, MD on April 26-28, 2015 at the Carousel Resort and Hotel. Check in on Sunday, April 26, and enjoy the reception provided by the hotel. The business meeting starts on Monday, April 27, and concludes Tuesday afternoon in time for you to return home. Entertainment at the banquet Monday evening will be by Image, the same excellent band that played two years ago.

On Monday we will hear from Congressman Elijah Cummings who represents Maryland's 7th Congressional District. He is the ranking minority member of the House Oversight and Government Reform Committee that is so important for our NARFE issues. He is an outstanding speaker and you will enjoy hearing him.

You will learn more about what is happening in NARFE from newly elected President Dick Thissen. Legislative Director Jessica Klement will tell you what to expect from the new Congress and Membership/Marketing Director Bridget Boel will bring you up to date on plans to recruit and retain members. Of course you will also see what the Maryland Federation of Chapters is doing, vote for officers, and enjoy meeting with NARFE members from all over Maryland.

The registration fee of \$45 covers all the material provided to delegates and the two served lunches on Monday and Tuesday. The Banquet fee is also \$45 this year. At the Banquet you can choose from among four entrée selections.

Lodging at the Carousel has reduced rates for NARFE Convention attendees. Beachfront rooms are \$83 per night plus taxes and Bay front rooms are \$63 per night plus taxes. These rates are good until March 27. They are good from Friday before the convention until Friday, May 1. Call the Carousel Resort Hotel at 1-800-641-0011 or 410-524-1000 and mention the NARFE convention for the special rates.

The clock is ticking for convention registration and banquet tickets. They are due by April 4. Contact Chapter President Charlie Garfinkel directly for more information about the Convention and to let him know of your interest in attending. His contact info is on the back cover.

## MEMBERSHIP NOTES

For the month of January we gained one new member, and six were reinstated. One member passed away; four transferred out to other chapters, and nine members were dropped for non-renewal of their dues, for a net loss of seven members.

**Please welcome the following new member:**

Deborah Yoder.

**Please welcome back the following reinstated members:**

Charles Bondi • Richard Bowie • Harold Curtis • Michael Veillette • Natalie Weinstein • Rita Wilson.

**We were sorry to learn of the death of the following member:** Rose Madigan.

**The following members were dropped for non-renewal of dues:** Geraldine Carter • Joey Caywood • Takashi Kashiwagi • James Moore • Ann Pope • Thelma Skinner • Dorothy Straley • William Whitten • Jean Woods.

NARFE's mission statement reads, in part "To support legislation beneficial to current and potential federal annuitants and to oppose legislation contrary to their interests. To promote the general welfare of current and potential federal annuitants by advising them with respect to their rights under retirement laws and regulations." As a member of NARFE you will be supporting these very important goals; you will receive the excellent *narfe* magazine each month, and you have the opportunity to attend monthly chapter meetings, meetings of NARFE's Maryland Federation, it's biannual Maryland Federation Convention, and of course the biannual national NARFE convention. For all these reasons members should be encouraged not to let their NARFE memberships lapse. Our Gaithersburg Chapter 581 and the Bethesda Chevy Chase Chapter 258 continue working towards combining into one consolidated NARFE chapter; if you haven't been to a chapter meeting in some time, why not plan on coming to the April 10th meeting at the Mykonos Grill in Rockville.

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## TREASURER'S REPORT

*Larry Lange, Treasurer*

**All Funds Summary, February 19, 2015**

Checking Account	\$ 8,301.16
Certificate of Deposit (Restricted Chapter Life Membership funds)	\$ 2,476.79
<b>TOTAL CHAPTER ASSETS</b>	<b>\$10,777.95</b>
<b>WORKING CAPITAL</b>	<b>\$ 8,301.16</b>

## THANK YOU FOR VOTING FOR CHAPTER 581 CONSOLIDATION

*Marty Strombotne, Secretary*

In my view there are many good reasons for consolidating with Bethesda-Chevy Chase Chapter 258. The final vote to consolidate was 199 For and 3 Against. Thanks to all the members who took the time to vote and send the ballot back, a total of 202 members.

Some of the reasons for joining the two chapters make sense, combining monthly meeting dates, Friday instead of Tuesday and the availability of getting Legislators and members of Congress to attend our meetings to address members' concerns about proposed changes in retirees' benefits and other matters and a chance to ask questions and get some answers about what we can do to keep the benefits we have earned. In addition there will be meetings with informative speakers with information you can use, such as income tax changes and health issues. We plan to have some fun meetings too.

Several joint committees have been meeting to work out the consolidation process, such as By-laws, melding the two Treasuries into one, Newsletter editing and printing and planning future meetings and who could be future Board members. We have lots of talent in the combined chapters and we should take advantage of that talent.

On February 20, Chapters 581 and 258 held a joint luncheon and meeting at Mykonos Restaurant in Rockville. During and after the delicious Greek meal, 35 members had a chance to get acquainted and talk about the plans for consolidation, meeting people who worked at the same place they did before retiring and listening to an informative talk by a Hearing Specialist on hearing loss and solutions to help solve some those problems. Future meetings this Spring will include a Legislative Report in May with invited Legislators and election of new chapter officers in May, plus plans for coming events for Fall meetings and Holiday Get togethers. If we all don't stick together and work with the Maryland Federation and National NARFE we could lose the power we now have to keep our earned benefits as they are or improved for future retirees. NARFE is the only real voice out there to protect what we have earned and deserve. I plan to continue to give my support to our new chapter, to be called Western Montgomery County Chapter 258. I invite you to join us for our next meeting at Mykonos Restaurant April 10, 11:30 a.m. and see for yourself what I am talking about. See more information on the front page.

**Gaithersburg  
Chapter 581**

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**National Active and Retired Federal Employees**  
Chapter 581 Gaithersburg - Chartered December, 1956

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**Three important Websites**

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[www.mdnarfe.org](http://www.mdnarfe.org)  
[www.mdnarfe.org/chapter0581](http://www.mdnarfe.org/chapter0581)



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(Vacant)

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